

**Access to Microfinance & Improved Implementation of Policy Reform
(AMIR Program)**

Funded By U.S. Agency for International Development

***Women Membership in BAs
and
SME Membership in BAs***

Final Report

**Deliverable for Business Association Initiative
Task 2.6.7 and Task 2.7.16
*Contract No. 278-C-00-98-00029-00***

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This report was prepared by Mr. Robert Ash, in collaboration with Chemonics International Inc., prime contractor to the U.S. Agency for International Development for the AMIR Program in Jordan.

Overview

The purpose of this activity and the resultant data display is to extract from and report on information related to Jordanian BA Membership. Two surveys have been undertaken to demonstrate to USAID that Chemonics through the AMIR Program has significantly impacted the participation Women and SME in the business associations being supported by AMIR/USAID.

The qualifying BAs include:

Business and Professional Women – Amman (BPWA)

Young Entrepreneurs Association (YEA)

Jordan Trade Association (JTA)

Amman World Trade Center (AWTC)

Amman Chamber of Commerce (ACC)

The Base Year is 1997

Year One Results are based on 1998 Membership

Year Two Results are based on 1999 Membership

Years Three and Four (2000 and 2001) will be surveyed and reported later

Total Membership as reported is that membership shown as active (paid or unpaid) for the specified membership year.

AWTC records were extracted from the AWTC computerized ACTS database.

JTA records were manually reviewed from their original applications and renewal records in box files and are supported by an JTA Excel database general record.

YEA records were extracted from the YEA computerized Excel database.

The survey was conducted by Robert Ash, AMIR Program, Business Associations Specialist with the assistance of BA staff.

Task 2.6.7

The first survey is to measure the increase of women participation in non-women BAs.

Note: BPWA is exclusively an association of women members and is excluded from the survey.

ACC is a non voluntary association and is excluded from the survey

Note: For the purposes of this survey the gender declaration ticked on the membership application was the obvious determining factor for individual members (YEA and AWTC (partial))

Whenever company members were included in the membership base (AWTC (partial) and JTA), women participation credit was given whenever one of the following three criteria was known and met:

1. at least 25% of company member Board was women
2. the Chairperson or Managing Director is a woman
3. at least 25% the privately held shares are held by a woman

Task 2.7.16

The second survey is to measure the increase of SMEs in participating Jordanian BAs

Note: BPWA and YEA are exclusively associations of individuals (not companies) and are excluded from the survey.

Note: For purposes of this survey the definition of SME is as follows:
Following USAID definitions of SME based on numbers of employees “any company with less than 50 employees” is designated as a Small or Medium Enterprise (SME).

Note: ACC was excluded from this survey, as they have no employment data on their 30000 members.